

# How You Can Control Your Compensation Insurance Rate For 1920-1921-1922:

## How Every Accident You Have Affects Your Rate

**WORKMEN'S** Compensation Insurance has now become a part of your business. It is a problem that requires expert insurance service.

Don't imagine that the mere payment of money to injured employees is the only service you must look for.

Your greatest need is to *prevent* accidents. For the number of accidents in your factory directly influences the rates you will pay for protection during *succeeding* years.

The Liberty Mutual not only pays your employee promptly when he is injured, as the law requires, but it *shows you how to prevent accidents*, thereby:

Increasing your production—  
Decreasing your labor turn-over—

Reducing your insurance rate—

Keeping your employees well and happy.

The Liberty Mutual is an association of employers. It deals direct with you and your employees. It has saved its policyholders enormous sums. It has returned to them over \$2,500,000—amounts equaling 30 per cent of the yearly premiums.

## How Three Liberty Mutual Policyholders Got Big Reductions in Their Rates

**T**HE following specific cases show just what Liberty Mutual Safety Service accomplishes.

### First Case—33.2% Rate Reduction

A large concern insured with Liberty Mutual in 1915.

1916—Accident Ratio Reduced	22%
1917—“ “ “	54%
1918—“ “ “	66%

In addition to the 33.2% reduction in rate, this concern also received a 30 per cent *cash dividend*.

### Second Case—31.7% Rate Reduction

A machinery manufacturer, insured with Liberty Mutual since May 1916—two and a half years.

2nd Year—Accident Ratio Reduced	57.4%
3rd Year (First 6 months)—Accident Ratio Reduced	83.5%

Besides this 31.7% reduction in rate this policyholder also received *cash dividends* of 30 per cent.

### Third Case—42% Rate Reduction

Manufacturer employing about 500 men, insured with Liberty Mutual.

Second 3 months—Accident Ratio Reduced	18.7%
Third 3 months—Accident Ratio Reduced	62.5%

In addition to the 42% reduction in rate, the insured also received *cash dividends* of 30 per cent.

The above figures show how Liberty Mutual Safety Service lowered the number and severity of accidents each year, thereby entitling these concerns to a lower rate on their Compensation Insurance, in addition to the 30 per cent dividend which they received.

## How Liberty Mutual Can Help Reduce Your Rate

**T**HOUSANDS of employers throughout the country are getting big rate reductions because of good accident records.

But other thousands are paying *higher* rates, because their accident records are not good.

Which class do you want to be in?

This depends upon the insurance company you select before July 1st.

No matter what company you select, your rate will depend on the number of accidents that occur in your factory. This is in accordance with the Official Rating Plan of the new law.

If you select the Liberty Mutual, you will be shown constantly how to prevent accidents—how to get a lower rate each year.

The actual details of your insurance will be handled by insurance men of long experience, under the direction of an Advisory Board selected from representative business men from Tennessee—men whom you know.

Your business judgment will suggest the importance of *fully investigating* the Liberty Mutual plan before you select a company.

Phone at our expense. We will bring you full details.

# LIBERTY MUTUAL

Established 1912

## INSURANCE COMPANY

HOME OFFICE · BOSTON

TENNESSEE HEAD OFFICE, NASHVILLE

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*Workmen's Compensation, Public Liability and Automobile Insurance*